



Substitute	for form 1449A/PT	Ó	.	Complete if Known			
				Applicati n Number	10/021,124		
SUPPL	EMENTAL. DISCLO			Filing Date	October 30, 2001		
STATEMENT BY APPLICANT			PLICANT	First Named Inventor	LAWRENCE		
				Group Art Unit			
(use as many sheets as necessary)				Examiner Name	Not yet assigned		
Sheet	1	of	2	Attorney Docket Number	3499-134		

U.S. PATENT DOCUMENTS								
Examiner Initials*	Cite No.1	U.S. Patent Do	Kind Code ² (if known)	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear		
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N.J	С	6,085,175	İ	Gugel et al.	07-04-2000			
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	\top	Foreign Patent Document			Date of Publication of	Pages, Columns, Lines,	T :			
	Cite No.	Office ³	Number ⁴	Kind Code⁵ (if known)	Name of Patentee or Applicant of Cited Document	Cited Document MM-DD-YYYY	Where Relevant Passages or Relevant Figures Appear			
17.7	E		WO 00/75836	A2	Coppola	12-14-2000				
NI	F		WO 01/55885	A2	Mancini et al.	08-02-2001				
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Examiner Signature	N'subrama-	Date Considered	11	14/03	

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

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Complete if Known Substitute for form 1449A/PTO **Application Number** 10/021,124 SUPPLEMENTAL INFORMATION **Filing Date** October 30, 2001 **DISCLOSURE** STATEMENT BY APPLICANT **LAWRENCE First Named Inventor** Group Art Unit (use as many sheets as necessary) **Examiner Name** Not yet assigned 2 2 **Attorney Docket Number** 3499-134 Sheet of

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS						
Examiner Initials*	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Τ²				
N.7	G	Banasiak, Michael "Don't Be Out-Scored by Your Competition", Credit and Financial Management Review, 2 nd Quarter 2000, 8pgs., download from http://www.paynetonline.com/viewpaf.asp on 4/15/2002. ©2000 Predictive Business Decision Systems, Inc.				
M		Co-Pending U.S. Patent Application Serial No. 09/812,628, Applicant Lawrence, filed 03/20/01. Applicant would be pleased to supply a copy of the application to the examiner upon request.				
N.Y		Co-Pending U.S. Patent Application Serial No. 09/772,427, Applicant Lawrence, filed 01/30/01. Applicant would be pleased to supply a copy of the application to the examiner upon request.				
40		Co-Pending U.S. Patent Application Serial No. 09/825,470, Applicant Lawrence, filed 04/02/01. Applicant would be pleased to supply a copy of the application to the examiner upon request.				

	Examiner Signature	N. Subramani	Date Considered	11/	14/03
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